

From: Mare Wahosi, Bremerton, WA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banking industry has been abusing consumers any way they can find an angle to do so. They need regulation and oversight. They should not be allowed to conduct legal loan sharking practices and that what their apr rates and over draft fees are: highway robbery. We should own these banks. Consumers have been tricked into being late with payments...you name it these companies try it.

They have ripped us off and then have asked taxpayer to bail them out and have the nerve to continue charging outrageous fees when the country has been run down by their actions. No, even this bill isn't tough enough.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Ms. Mare Wahosi
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